

Recommended for entry. JBD

APPROVED: /JS/

AMENDMENTS TO THE CLAIMS

This listing of claims will replace all prior versions and listings of claims in the application:

1. (Currently Amended) A method for providing messages to a user located at a client system attached to a network while the client system is displaying a web page associated with a web site provided by a web server through the network, the method comprising:

obtaining a financial account limit and an outstanding balance of a financial account associated with the user;

determining that the user is attempting to purchase an item from the web site using the financial account;

analyzing a cost of the item against the financial account limit associated with the financial account;

determining whether the sum of the cost of the item and the outstanding balance exceeds the financial account limit; and

prior to the item being purchased,

presenting a message for display along with the web page based on a determination that the sum of the cost of the item and the outstanding balance does not exceed the financial account limit, wherein the message includes an indication reflecting a new outstanding balance that will be associated with the financial account after the user purchases the item from the web site using the financial account, and

presenting a message for display along with the web page based on a determination that the sum of the cost of the item and the outstanding balance exceeds the financial account limit, wherein the message includes an indication that if the second item is purchased, the financial account limit will be exceeded, and an indication that the second item may be purchased at an alternate web site for an amount lower than that offered by the web site.

2. (Original) The method of claim 1, wherein determining that the user is attempting to purchase the item from the web site further comprises:

determining that the user has selected a trigger that indicates that the user is attempting purchase the item.

3. (Original) The method of claim 1, wherein determining that the user is attempting to purchase the item from the web site further comprises:

determining that the user has selected an option that reflects an attempt to purchase an item offered by the web site.

4. (Previously Presented) The method of claim 1, further comprising:
presenting a message reflecting an offer to increase the financial account limit, based on a determination that the sum of the cost of the item and the outstanding balance exceeds the financial account limit.

5. (Previously Presented) The method of claim 1, wherein obtaining a financial account limit and an outstanding balance of a financial account associated with the user further comprises ranking the financial account based on a current status of the account, and further comprising:

presenting a message reflecting that the financial account limit will be exceeded, based on a determination that the sum of the cost of the item and the outstanding balance exceeds the financial account limit and based on the rank of the financial account.

6. (Canceled).

7. (Previously Presented) The method of claim 1, further comprising:
determining that the sum of the cost of the item and the outstanding balance exceeds the financial account limit; and

in response, presenting a message that includes:
an indication that if the item is purchased, the financial account limit will be exceeded, and
an offer to increase the financial account limit.

8. (Previously Presented) The method of claim 1, wherein the steps of obtaining, determining that the user is attempting to purchase an item from the web site, analyzing, determining whether the sum of the cost of the item and the outstanding balance exceeds the financial account limit, and presenting, are each performed by an application located at the client system.

9. (Previously Presented) The method of claim 1, wherein the steps of determining that the user is attempting to purchase an item from the web site, and presenting are performed by an application located at the client system, and wherein the steps of obtaining, analyzing, and determining whether the sum of the cost of the item and the outstanding balance exceeds the financial account limit, are performed by a financial account issuer connected to the network, and wherein the financial account issuer provides the financial account limit, outstanding balance and results of the analysis to the application.

10. (Previously Presented) The method of claim 1, wherein the steps of determining that the user is attempting to purchase an item from the web site, analyzing, determining whether the sum of the cost of the item and the outstanding balance exceeds the financial account limit, and presenting are performed by an application located at the client system, and wherein the step of obtaining is performed by a financial account issuer connected to the network, and wherein the financial account issuer provides the financial account limit and outstanding balance to the application.

11. (Previously Presented) The method of claim 1, wherein the step of obtaining further comprises:

obtaining additional financial account information associated with the financial account.

12. (Previously Presented) The method of claim 11, wherein the message further includes an indication reflecting a number of payments at a determined amount that, if the item is purchased with the financial account, the user would have to make to a financial account issuer.

13. (Original) The method of claim 12, wherein the determined amount is selected by the user.

14. (Original) The method of claim 11, wherein the message further includes an indication reflecting a payment amount that the user would periodically have to make to a financial account issuer to pay off the purchase price of the item.

15. (Canceled).

16. (Canceled).

17. (Original) The method of claim 1, wherein the step of obtaining includes: obtaining account information associated with the financial account, wherein the account information includes at least one of an interest rate, finance fees, previous payment data, pending payment data, and previous purchases data.

18-36. (Canceled).

37. (Currently Amended) A computer-readable medium including instructions for performing a method, when executed by a processor, for providing messages to a

user located at a client system attached to a network while the client system is displaying a web page associated with a web site provided by a web server through the network, the method comprising:

- obtaining a financial account limit and an outstanding balance of a financial account associated with the user;

- determining that the user is attempting to purchase an item from the web site using the financial account;

- analyzing a cost of the item against the financial account limit associated with the financial account;

- determining whether the sum of the cost of the item and the outstanding balance exceeds the financial account limit; and

- prior to the item being purchased,

- presenting a message for display along with the web page based on a determination that the sum of the cost of the item and the outstanding balance does not exceed the financial account limit, wherein the message includes an indication reflecting a new outstanding balance that will be associated with the financial account after the user purchases the item from the web site using the financial account, and

- presenting a message for display along with the web page based on a determination that the sum of the cost of the item and the outstanding balance exceeds the financial account limit, wherein the message includes an indication that if the second item is purchased, the financial account limit will be exceeded, and an indication that the second item may be purchased at an alternate web site for an amount lower than that offered by the web site.

38. (Original) The computer-readable medium of claim 37, wherein determining that the user is attempting to purchase the item from the web site further comprises:

- determining that the user has selected a trigger that indicates that the user is attempting purchase the item.

39. (Original) The computer-readable medium of claim 37, wherein determining that the user is attempting to purchase the item from the web site further comprises:

determining that the user has selected an option that reflects an attempt to purchase an item offered by the web site.

40. (Previously Presented) The computer-readable medium of claim 37, wherein the method further comprises:

presenting a message reflecting an offer to increase the financial account limit based on a determination that the sum of the cost of the item and the outstanding balance exceeds the financial account limit.

41. (Previously Presented) The computer-readable medium of claim 37, wherein obtaining a financial account limit and an outstanding balance of a financial account associated with the user further comprises ranking the financial account based on a current status of the account, and wherein the method further comprises:

presenting a message reflecting that the financial account limit will be exceeded, based on a determination that the sum of the cost of the item and the outstanding account balance exceeds the financial account limit and based on the rank of the financial account.

42. (Canceled).

43. (Previously Presented) The computer-readable medium of claim 37, wherein the method further comprises:

determining that the sum of the cost of the item and the outstanding account balance exceeds the financial account limit; and

in response, presenting a message that includes:

an indication that if the item is purchased, the financial account limit will be exceeded, and
an offer to increase the financial account limit.

44. (Previously Presented) The computer-readable medium of claim 37, wherein the steps of obtaining, determining that the user is attempting to purchase an item from the web site, analyzing, determining whether the sum of the cost of the item and the outstanding account balance exceeds the financial account limit, and presenting, are each performed by an application located at the client system.

45. (Previously Presented) The computer-readable medium of claim 37, wherein the steps of determining that the user is attempting to purchase an item from the web site, and presenting are performed by an application located at the client system, and wherein the steps of obtaining, analyzing, and determining whether the sum of the cost of the item and the outstanding account balance exceeds the financial account limit, are performed by a financial account issuer connected to the network, and wherein the financial account issuer provides the financial account limit, outstanding balance and results of the analysis to the application.

46. (Previously Presented) The computer-readable medium of claim 37, wherein the method further comprises executing a browser for rendering the web page that is displayed at the client system, and wherein the message is displayed on top of a browser window.

47. (Previously Presented) The computer-readable medium of claim 46, wherein the method further comprises: displaying the message on top of the browser window as one of a scrolling message and a pop-up window.

48. (Previously Presented) The computer-readable medium of claim 37, wherein the steps of determining that the user is attempting to purchase an item from

the web site, analyzing, determining whether the sum of the cost of the item and the outstanding account balance exceeds the financial account limit, and presenting are performed by an application located at the client system, and wherein the step of obtaining is performed by a financial account issuer connected to the network, and wherein the financial account issuer provides the financial account limit and outstanding balance to the application.

49. (Previously Presented) The computer-readable medium of claim 37, wherein the step of obtaining further comprises:

obtaining additional financial account information associated with the financial account.

50. (Previously Presented) The computer-readable medium of claim 49, wherein the message further includes an indication reflecting a number of payments at a determined amount that, if the item is purchased with the financial account, the user would have to make to a financial account issuer.

51. (Previously Presented) The computer-readable medium of claim 50, wherein the method further comprises selecting the determined amount by the user.

52. (Original) The computer-readable medium of claim 49, wherein the message further includes an indication reflecting a payment amount that the user would periodically have to make to a financial account issuer to pay off the purchase price of the item.

53. (Canceled).

54. (Canceled).

55. (Original) The computer-readable medium of claim 37, wherein the step of obtaining includes:

obtaining account information associated with the financial account, wherein the account information includes at least one of an interest rate, finance fees, previous payment data, pending payment data, and previous purchases data.

56-74. (Canceled).

75. (Currently Amended) A system for providing messages to a user located at a client system attached to a network while the client system is displaying a web page associated with a web site provided by a web server through the network, the system comprising:

means for obtaining a financial account limit and an outstanding balance of a financial account associated with the user;

first determining means for determining that the user is attempting to purchase an item from the web site using the financial account;

means for analyzing a cost of the item against the financial account limit associated with the financial account;

second determining means for determining whether the sum of the cost of the item and the outstanding balance exceeds the financial account limit; and

means for, prior to the item being purchased, presenting a message for display along with the web page based on a determination that the sum of the cost of the item and the outstanding balance does not exceed the financial account limit, wherein the message includes an indication reflecting a new outstanding balance that will be associated with the financial account after the user purchases the item from the web site using the financial account; and

means for determining that the sum of the cost of the item and the outstanding balance exceeds the financial account limit, and in response, presenting a message including:

an indication that if the item is purchased, the financial account limit will be exceeded, and

an indication that the item may be purchased at an alternate web site for an amount lower than that offered by the web site.

76. (Previously Presented) The system of claim 75, wherein the first determining means further comprises:

means for determining that the user has selected a trigger that indicates that the user is attempting to purchase the item.

77. (Previously Presented) The system of claim 75, wherein the first determining means further comprises:

means for determining that the user has selected an option that reflects an attempt to purchase an item offered by the web site.

78. (Previously Presented) The system of claim 75, further comprising:

means for presenting a message reflecting an offer to increase the financial account limit if the second determining means determines that the sum of the cost of the item and the outstanding balance exceeds the financial account limit.

79. (Previously Presented) The system of claim 75, wherein the means for obtaining a financial account limit and an outstanding balance of a financial account associated with the user further comprises means for ranking the financial account based on a current status of the account, and further comprising:

means for presenting a message reflecting that the financial account limit will be exceeded, based on a determination that the sum of the cost of the item and the outstanding balance exceeds the financial account limit and based on the rank of the financial account.

80. (Canceled).

81. (Previously Presented) The system of claim 75, further comprising:
means for determining that the sum of the cost of the item and the outstanding balance exceeds the financial account limit, and in response, presenting a message that includes:

an indication that if the item is purchased, the financial account limit will be exceeded, and

an offer to increase the financial account limit.

82. (Previously Presented) The system of claim 75, wherein the means for obtaining, first determining means, means for analyzing, second determining means, and means for presenting, are each associated with an application located at the client system.

83. (Previously Presented) The system of claim 75, wherein the first determining means, and means for presenting are associated with an application located at the client system, and wherein the means for obtaining, means for analyzing, and second determining means are associated with a financial account issuer connected to the network, and wherein the financial account issuer provides the financial account limit, outstanding balance and results of the analysis to the application.

84. (Previously Presented) The system of claim 75, wherein the first determining means, means for analyzing, second determining means, and means for presenting are associated with an application located at the client system, and wherein the means for obtaining is associated with a financial account issuer connected to the network, and wherein the financial account issuer provides the financial account limit and outstanding balance to the application.

85. (Previously Presented) The system of claim 75, wherein the means for obtaining further comprises:

means for obtaining additional financial account information associated with the financial account

86. (Previously Presented) The system of claim 85, wherein the message further includes an indication reflecting a number of payments at a determined amount that, if the item is purchased with the financial account, the user would have to make to a financial account issuer.

87. (Original) The system of claim 86, wherein the determined amount is selected by the user.

88. (Original) The system of claim 85, wherein the message further includes an indication reflecting a payment amount that the user would periodically have to make to a financial account issuer to pay off the purchase price of the item.

89. (Canceled).

90. (Canceled).

91. (Original) The system of claim 75, wherein the means for obtaining includes:

means for obtaining account information associated with the financial account, wherein the account information includes at least one of an interest rate, finance fees, previous payment data, pending payment data, and previous purchases data.

92-109. (Canceled)